

Commissioner Stewart Provides Storm Preparedness Tips

Paths of Hurricanes are Hard to Predict: Prepare Now for Severe Weather

Dover, DE – Insurance Commissioner Karen Weldin Stewart is encouraging Delaware residents to take action now to prepare for potential damages and interruptions from Hurricane Matthew. Although it is too early to predict the long-term track of the storm, residents are encouraged to review or develop an emergency plan, create or update a home inventory, and take action to make their homes as safe as possible to prevent any damage from occurring. The Atlantic Hurricane season officially ends on November 30. Even if this current storm bypasses our region there's still plenty of time for other strong storms to form which could eventually threaten Delaware.

The Department of Insurance has a *Storm Preparedness* webpage filled with resources and information about what to do before, during and after a major storm. There's an abundance of information about protecting your home or business from damage, and tips for preparing for meeting with an adjuster if your property sustains damages. Visit the *Storm Preparedness* webpage here:

<http://delawareinsurance.gov/departments/consumer/StormPrepare.shtml>

Now is an ideal time to update your personal property inventory for your home, or create one if you've never done it before. With today's technology this process is easier than ever with the help of the free app for your smartphone called *MyHome Scr.APP.book*, created by the National Association of Insurance Commissioners. The Department of Insurance also has a home inventory PDF that can be printed. For links to all of

these resources visit the *Storm Preparedness* webpage. Having an up-to-date home inventory will help make the insurance claims process much easier should your home be damaged by a natural disaster.

Below is a brief list of items the Delaware Department of Insurance suggests that you review now, before a disaster strikes. For a complete list of items, visit the *Storm Preparedness* webpage, mentioned above in this article.

- Make sure that you understand the deductible provision of your policy.
- Keep all of your insurance policies in an easily accessible location.
- If forced to evacuate, keep your insurance records with you at all times, including the name and telephone number of your insurer or insurance agent.
- Be certain you understand the claim procedures of your insurance company.
- Make sure you have insurance up to at least 80% of the value on your home to avoid penalties under any co-insurance provision of your policy.
- Keep all necessary information regarding your health coverage, including prescription information, with your insurance records in the event of an evacuation.

For the best protection take pictures of your important documents with your smartphone, or scan these important documents and save them in your personal e-mail or online storage account. That way, if documents are lost in a disaster you can still access them from anywhere. Be prepared, you'll thank yourself later!

The Delaware Department of Insurance also recommends that residents have evacuation plans and prepare an emergency supply kit. It is recommended that a supply kit should contain: plenty of bottled water, a first aid kit, flashlights, a battery-powered radio, non-perishable food

items, blankets, clothing, prescription drugs, eyeglasses, personal hygiene supplies, and cash or traveler's checks. Additionally, if you need to evacuate your home, turn off all utilities to reduce the chance of additional damage and electrical shock when utilities are restored. For more information on building an emergency kit and preparing an evacuation plan, visit www.ready.gov. You can also learn more about preparing for hurricanes, specifically, at <https://www.ready.gov/hurricanes>.

The Department of Insurance encourages residents to monitor the storm in the coming days. If the storm tracks toward Delaware, consider taking the following precautions at your home:

- Clear your gutters of leaves and trim branches that are hanging over your roof.
- Close and lock all doors and windows to prevent them from blowing open and allowing rain in.
- Move any items from your yard that could become projectiles and cause damage such as potted plants, grills, toys, garbage cans, lawn furniture, etc.

A note about flood insurance: Your traditional homeowners insurance will not cover your losses due to flooding and storm surges. Only flood insurance will protect your home and property from damage due to flood waters. There is typically a 30-day waiting period from the time you purchase the policy until it goes in to effect. To learn about your home's specific risk for flooding as determined by FEMA flood maps visit <https://msc.fema.gov/portal>.

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